

Disability Income Protection Plans

Disability insurance protects one of your most valuable assets: the ability to work. Chances are that you do not have enough money in your personal or other long-term savings accounts that would allow you to miss more than two months of work without suffering financial consequences.

The following Disability Income Protection Insurance plans can provide you with a weekly (STD) benefit or monthly (LTD) benefit if you become disabled, as defined in the policy. Choose short term or long term disability income protection insurance, or both. An employee must be actively at work for coverage to begin. Minimum requirement for active employment is 60 hours bi-weekly.

For employees who previously chose not to participate in this plan, Evidence of Insurability (EOI) will not be required during the 2007 open enrollment. Short-Term and Long-Term Disability insurance that requires medical evidence of insurability will not become effective until your EOI application is approved by MetLife and you are actively at work. To receive an EOI form, please see your DPR or download from the online menu.

Short-Term Disability (STD) Income Protection Highlights

- The Short-Term Disability (STD) Insurance plan may provide up to 60% of your weekly salary, with a maximum benefit of \$500 or \$1,000 per week.
- Short term disability benefit payments are issued in arrears on a weekly basis, and benefits can continue for each period of disability, but not beyond the maximum benefit period of 26 weeks.
- STD benefits start to accrue after you meet the definition of disability and satisfy a 14-consecutive-day waiting period, or the expiration of all sick leave, whichever is later. Annual leave will automatically be used unless you submit a written request for it not to be paid to you.
- Pregnancy/childbirth is considered a disability just like any other illness or injury that may occur while covered under this plan. For a normal childbirth, disability typically covers you up to a total of six weeks. (Example, if you have two weeks of sick leave, your MetLife benefits would be payable for four weeks.)
- To receive benefits, you must be unable to earn more than 80% of pre disability earnings at your own occupation as a result of sickness or injury.
- No pre-existing limitation clause applies.
- There is no waiver of premium if approved for benefits.

What's Not Covered

Sickness or injuries not covered are those resulting from:

- War or acts of war, declared or undeclared, insurrection, rebellion, or terrorist act.
- Active participation in a riot.
- Committing or attempting to commit a felony or assault.
- Work related injury or sickness.
- Intentionally self-inflicted injuries.
- Attempted Suicide.

Long-Term Disability (LTD) Income Protection Highlights

- The Long-Term Disability (LTD) Insurance plan can provide up to 60% of your monthly salary, with a maximum benefit of \$2,000 or \$4,000 per month.
- Benefits can continue for each period of total disability according to the schedule below.
- The minimum monthly benefit is the greater of \$100, or 10 percent of the gross monthly benefit before deductions for other income benefits.

LTD benefits start to accrue after you meet the definition of disability as defined in the policy and satisfy the waiting period of 180 days. Before LTD benefits will begin, an employee must exhaust any short-term disability or the expiration of all sick leave, whichever occurs later. Annual leave will automatically be used unless you submit a written request for it not to be paid to you.

- As long as you are receiving disability benefits from MetLife, your monthly premiums are waived.

Age at time of Disability:	LTD Benefits payable for following
maximum:	
Under 60	To age 65, but no less than 60 months
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and Over	12 months

Long-Term Definition of Disability:

You are disabled when MetLife determines that:

1. Due to Sickness, or as a direct result of accidental injury, you are receiving appropriate care and treatment and complying with the requirements of such treatment; and
2. You are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your local economy.

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Long-Term Disability Income Protection (cont.)

After 24 months of payments, you are disabled when MetLife determines that:

1. Due to Sickness, or as a direct result of accidental injury, you are receiving appropriate care and treatment and complying with the requirements of such treatment; and
2. You are unable to earn more than 80% of your predisability earnings from any employer in your local economy at any gainful occupation for which they are reasonably qualified taking into account their training, prior education and experience.

Rehabilitation and Return to Work Assistance:

Vocational rehabilitation experts provide qualified employees with formalized assessment and planning as well as financial support to help them return to productive, independent lifestyles.

What's Not Covered

Sickness or injuries not covered are those resulting from:

- War or acts of war, declared or undeclared, insurrection, rebellion, or terrorist act.
- Active participation in a riot
- Committing or attempting to commit an assault or felony
- Work related injury or sickness
- Intentionally self-inflicted injuries.
- Attempted Suicide.

Annual Leave and Your Disability Benefits

If you are on sick leave and your sick leave runs out, the County automatically uses any accrued annual leave. However, if you purchase short-term or long-term disability insurance, you can choose not to be paid for your annual leave even if you exhaust your sick leave. Contact your Departmental Personnel Representative and request in writing that your annual leave not be paid to you during your absence from work due to illness or injury.

What if I receive benefits from another group disability plan, Social Security or the Florida Retirement System?

Both the short-term and long-term disability plans coordinate with benefits payable under any statutory disability law, the Federal Social Security Act and any other federal, state, county or municipal retirement acts or laws. These benefits also coordinate with any other group policies you may have that provide disability benefits. Any employer-sponsored salary continuation or retirement program benefits are coordinated as well.

Coordination of disability benefits means the disability payments you receive are offset by the amount you receive from other sources of income as defined in the policy.

Termination of Coverage

Your coverage under the policy ends on the earliest of the following:

- the date the policy or plan is cancelled
- the date you no longer are in an eligible group
- the date your eligible group is no longer covered

- the last day of the period for which you made any required contributions or
- the last day you are in active employment except as provided under the covered layoff or leave of absence provision.

MetLife will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Delayed Effective Date

This insurance coverage will be delayed if you are not in active employment because of injury, sickness, temporary layoff or leave of absence on the date that this insurance would otherwise become effective. This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to the Policy.

Policy Provider

Metropolitan Life Insurance Company underwrites these plans.

Biweekly premiums

Short Term (Low Option and High Option plans):

\$1.54 per \$100 of Weekly Benefit

Long Term (Low Option plan): \$0.26 per \$100 of Covered Payroll

Long Term (High Option plan): \$0.31 per \$100 of Covered Payroll

Disability Calculator

STD Low Option:

Biweekly Premium = Adj. Biweekly Salary
(capped at \$1,666.67) ÷ 2 x 0.60 x 0.0154

STD High Option:

Biweekly Premium = Adj. Biweekly Salary
(capped at \$3,333.34) ÷ 2 x 0.60 x 0.0154

LTD Low Option:

Biweekly Premium = Adj. Biweekly Salary
(capped at \$1,538.76) x 26 ÷ 12 x 0.0026

LTD High Option:

Biweekly Premium = Adj. Biweekly Salary
(capped at \$3,077.52) x 26 ÷ 12 x 0.0031

Online Calculator

available effective January 1, 2007

<http://www.miamidade.gov/benefits> and
check on left navigation link for Calculator.

Disability Income Protection Plans

Questions and Answers

- Q1. Is the STD and LTD disability provider changing effective January 1, 2007?
- A1. Yes. Metlife Insurance Company will replace Unum as the disability provider.
- Q2. What are the main differences in plan design between the new Metlife disability plan and the disability plans offered by Unum?
- A2. The plan design has been enhanced for 2007 to give employees more choices in selecting the level of protection more suitable for their needs. The STD and LTD plans both offer Low and High Option benefit levels. Employees may choose one of two options offered for STD and/or one of two options offered for LTD. Biweekly employee premium deductions will be post-tax and based on the employee's salary and option selected rather than age as offered under Unum. Since premiums will be post-tax, any disability benefit payments received will be tax free.
- Q3. What is a pre-existing condition?
- A3. A pre-existing condition means a sickness or accidental injury for which the employee:
- Received medical treatment, consultation, care or services;
 - Took prescription medication or had medications prescribed; or
 - Had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment;
- In the three months before the employee's insurance or any increase in the amount of such insurance takes effect.
- Metlife will not pay benefits, or any increase in benefits, to an employee who elects to increase the amount of the insurance for a disability resulting from a pre-existing condition, if the employee has been actively at work for less than 12 consecutive months after the date the employee's disability insurance or the elected increase in the amount takes effect.
- Q4. Does the new Metlife disability plan include pre-existing condition rules for employees currently enrolled under the Unum Long-Term disability plan?
- A4. Metlife has special pre-existing rules for employees enrolled for the Unum LTD Plan as of December 31, 2006. In determining whether a disability is due to a pre-existing condition, Metlife will credit you for any time you were insured under Unum. If the disability is due to a pre-existing condition, but would not be due to a pre-existing condition under the Unum plan, Metlife will pay a benefit for the lesser of:
- The benefit amount under the Metlife certificate or
 - The disability income insurance benefit that would have been payable to you under Unum.
- If the disability would have been due to a pre-existing condition under Unum, it will be treated as having been caused by a pre-existing condition under Metlife.
- Q5. Does the new Metlife disability plan include pre-existing condition rules for the Short-Term disability plan options?
- A5. No.
- Q6. If I am currently enrolled for Unum STD and/or LTD, am I required to submit evidence of insurability (EOI) to Metlife?
- A6. No.
- Q7. What is guaranteed issue?
- A7. Guaranteed issue means all eligible employees not enrolled for STD and/or LTD coverage as of December 31, 2006 are eligible to enroll for Metlife disability coverage without submitting evidence of insurability. Coverage will become effective January 1, 2007 providing the employee is actively at work.
- Q8. If I am not currently enrolled for Unum STD or LTD coverage, am I required to complete evidence of insurability Metlife?
- A8. No. Metlife will not require evidence of insurability to enroll in the disability program during the 2007 open enrollment period.
- Q9. If I am currently disabled and receiving a weekly STD benefit or a monthly LTD benefit, will there be any disruption in my benefits if I am deemed disabled beyond December 31, 2006?
- A9. No. Unum will continue to be responsible for paying your weekly or monthly benefit until the earlier of a) exhausting the benefit or b) no longer meeting the criteria to receive disability benefits.
- Q10. I am currently enrolled for STD and/or LTD coverage with Unum and wish to continue coverage for 2007. What happens if I do not go online to submit a change?
- A10. If you do not submit an online change to Metlife, your benefit will be defaulted to the lower of the STD and/or LTD options offered by Metlife and the appropriate premium contributions will be payroll deducted effective January 1, 2007. For example, if currently enrolled for Unum's STD and you do not submit a change online, your coverage will be defaulted to the \$500 maximum benefit per week Metlife STD plan.